

December 2009

Dear SCORE Client:

Whether you are a start-up or already in business, it is never too late to write your business plan. If you already have a plan, you should [review it at least once a year](#) to make sure you're headed in the right direction.

Small Business Tools

Focus on Biz Planning

SCORE's free business planning resources:

- Workshops: [Business Planning Series](#)
- Template: [Biz Plans for Start-ups and In-Business](#)
- How-to: [Test Your Biz Plan](#)
- Toolkit: [Accelerate Your Success](#)

After you have used these resources, share your plan with a SCORE Business Counselor. His or her free, expert advice will help take your business to the next level.

In the meantime, here are some additional SCORE resources for you:

Article: Are You Waiting for a Market Turnaround? Don'tAct Now!

http://www.score.org/internet_waiting_market_turnaround.html

Accelerate Your Success Toolkit: <http://www.score.org/accelerate>

Free Online workshops: <http://www.score.org/learnonline> SCORE offers over 40 free online workshops covering all aspects of small business-Take one or as many as you like-then follow it up with specific individual business counseling with a SCORE Volunteer.

SBA ARC Loan Program: If your small business is stressed meeting expenses during these economic times, the U.S. Small Business Administration has a [new loan program](#) designed just for you. SBA's **America's Recovery Capital Loan Program** can provide up to \$35,000 in short-term relief for viable small businesses facing immediate financial hardship to help ride out the current uncertain economic times and return to profitability. Each small business is limited to one ARC loan. **Over 90 ARC Loans have already been granted in Kentucky to help small businesses.**

Email if you would like additional information

All the best,

Bill Huff, SCORE Counselor Louisville, KY Chapter

SCORE "Counselors to America's Small Business"

www.score.org and www.score-kentucky.org